

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF MINNESOTA

Case number (if known)

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Quinton

First name

Jamahl

Middle name

Duruji

Last name and Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

Davina

First name

Monique

Middle name

Duruji

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-6870

xxx-xx-6285

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known)

About Debtor 1:

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

EIN

About Debtor 2 (Spouse Only in a Joint Case):

I have not used any business name or EINs.

Business name(s)

EIN

5. Where you live

**1373 45th Ave SW,
Willmar, MN 56201**

Number, Street, City, State & ZIP Code

Kandiyohi

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. How you will pay the fee **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
 I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
 I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

No.
 Yes.

District _____ When _____ Case number _____
District _____ When _____ Case number _____
District _____ When _____ Case number _____

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

No
 Yes.

Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____

11. Do you rent your residence?

No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you?
 No. Go to line 12.
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Quinton Jamahl Duruji
Debtor 2 Davina Monique Duruji

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

 Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

 Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”		
	<input type="checkbox"/> No. Go to line 16b.		
	<input checked="" type="checkbox"/> Yes. Go to line 17.		
16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.		
	<input type="checkbox"/> No. Go to line 16c.		
	<input type="checkbox"/> Yes. Go to line 17.		
16c.	State the type of debts you owe that are not consumer debts or business debts		
<hr/>			
17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.		
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?		
	<input type="checkbox"/> No		
	<input type="checkbox"/> Yes		
18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below

For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Quinton Jamahl Duruji

Quinton Jamahl Duruji

Signature of Debtor 1

/s/ Davina Monique Duruji

Davina Monique Duruji

Signature of Debtor 2

Executed on June 28, 2022
 MM / DD / YYYY

Executed on June 28, 2022
 MM / DD / YYYY

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number *(if known)*

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

If you are not represented by an attorney, you do not need to file this page.

/s/ Danielle Lin

Signature of Attorney for Debtor

Date

June 28, 2022

MM / DD / YYYY

Danielle Lin 0402579

Printed name

LifeBack Law Firm, PA

Firm name

13 7th Avenue South

Saint Cloud, MN 56301

Number, Street, City, State & ZIP Code

Contact phone

320-252-0330

Email address

tim@lifebacklaw.com

0402579 MN

Bar number & State

Fill in this information to identify your case:

Debtor 1	Quinton Jamahl Duruji		
	First Name	Middle Name	Last Name
Debtor 2	Davina Monique Duruji		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		DISTRICT OF MINNESOTA	
Case number (if known) _____			

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	\$ 1,055,100.00
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 1,055,100.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 42,422.00
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 1,097,522.00

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$ 621,750.00
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 621,750.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$ 619,229.26
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 619,229.26
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 342,400.91
		Your total liabilities \$ 1,583,380.17

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I)	\$ 6,141.00
	Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 6,141.00
5.	Schedule J: Your Expenses (Official Form 106J)	\$ 5,841.00
	Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 5,841.00

Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Quinton Jamahl Duruji**

Debtor 2 **Davina Monique Duruji**

the court with your other schedules.

Case number (if known) _____

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 6,141.00

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>619,229.26</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>619,229.26</u>

Fill in this information to identify your case and this filing:

Debtor 1	Quinton Jamahl Duruji		
	First Name	Middle Name	Last Name
Debtor 2	Davina Monique Duruji		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MINNESOTA		
Case number			

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

1373 45th Ave SW,

Street address, if available, or other description

Willmar **MN** **56201-0000**

City State ZIP Code

Kandiyohi

County

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$611,600.00

Current value of the portion you own?

\$611,600.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Debtor's Residence: Homestead Real Property Legally Described as: (See Attachment Exhibit A). Value is based on Zillow.

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

If you own or have more than one, list here:

1.2

Vacant Lot

Street address, if available, or other description _____

Tazewell **TN** **37879-0000**

City State ZIP Code

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$443,500.00

Current value of the portion you own?

\$443,500.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property
 (see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Vacant land in Claiborne County, TN
See attached Exhibit B

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$1,055,100.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No

Yes

3.1 Make: **Ford**
 Model: **F250**
 Year: **2009**
 Approximate mileage: **125,000**
 Other information:

Value is based on kbb.com private party value, and age and condition of the vehicle. Vehicle has mechanical failures and exterior rusting.

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$10,045.00

Current value of the portion you own?

\$10,045.00

3.2 Make: **Infiniti**
 Model: **QX60**
 Year: **2016**
 Approximate mileage: **122,000**
 Other information:

Value is based on kbb.com private party value, and age and condition of the vehicle.

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$16,074.00

Current value of the portion you own?

\$16,074.00

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$26,119.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?
Do not deduct secured claims or exemptions.**

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No
 Yes. Describe.....

Household Goods, Furnishings, Major and Minor Appliances

\$7,000.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No
 Yes. Describe.....

3 TVs (\$700), DVD Player (\$25), Computer (\$300), Printer (\$50), 3 Cell Phones (\$500)

\$1,575.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No
 Yes. Describe.....

Books & Pictures (\$50), Artwork (\$200)

\$250.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No
 Yes. Describe.....

Piano (\$500), Bike (\$25)

\$525.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No
 Yes. Describe.....

Kaltec 9 mm, Sig 380, Taurus 9 mm, APF 223

\$600.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

Yes. Describe.....

Clothing	\$200.00
Clothing	\$550.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.....

Wedding Ring (\$500), Costume Jewelry (\$250), Watch (\$50)	\$800.00
Wedding Ring (\$800), Costume Jewelry (\$200)	\$1,000.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

Yes. Describe.....

2 Dogs - "Zeus" "Goose" 1 Cat - "Kit Kat" 6 Horses - "Ryder" "Arianah" "Rainbow" "George Clooney" "Chyna" "Bailey"	\$45.00
---	----------------

14. Any other personal and household items you did not already list, including any health aids you did not list

No

Yes. Give specific information.....

Riding Lawnmower (\$400), Snowblower (\$200), Shovels & Rakes (\$50), Misc. Hand & Power Tools (\$25), Generator (\$100)	\$775.00
---	-----------------

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$13,320.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes.....

Cash **\$200.00**

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes.....

Institution name:

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

17.1. **Savings Account** **Co-op Credit Union** **\$2,000.00**

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No

Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them...

Insurance License

\$0.00

Money or property owed to you?

**Current value of the portion you own?
Do not deduct secured**

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

claims or exemptions. _____

28. Tax refunds owed to you

No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No
 Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No
 Yes. Give specific information..

Estimated Earned Unpaid Wages

\$783.00

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No
 Yes. Name the insurance company of each policy and list its value.
Company name: _____ Beneficiary: _____ Surrender or refund value: _____

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No
 Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

No
 Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$2,983.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.
 Yes. Go to line 38.

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$1,055,100.00
56. Part 2: Total vehicles, line 5	\$26,119.00	
57. Part 3: Total personal and household items, line 15	\$13,320.00	
58. Part 4: Total financial assets, line 36	\$2,983.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	+ \$0.00	
62. Total personal property. Add lines 56 through 61...	\$42,422.00	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$42,422.00

**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

ISSUED BY
Old Republic National Title Insurance Company

**EXHIBIT "A"
LEGAL DESCRIPTION**

That part of the W $\frac{1}{2}$ of the NW $\frac{1}{4}$ of Section 34, Township 119, Range 34, described as follows: Commencing at the northwest corner of said Section 34; thence on a bearing of South 00 degrees 30 minutes 22 seconds West, along the west line of said Section 34, a distance of 1569.46 feet; thence on a bearing of North 89 degrees 17 minutes 42 seconds East a distance of 827.59 feet to the point of beginning of the land to be described; thence on a bearing of North 00 degrees 59 minutes 38 seconds West a distance of 194.00 feet; thence on a bearing of South 84 degrees 41 minutes 57 seconds West a distance of 146.77 feet; thence on a bearing of North 05 degrees 39 minutes 38 seconds West a distance of 72.00 feet; thence on a bearing of South 85 degrees 49 minutes 22 seconds West a distance of 109.00 feet; thence on a bearing of North 02 degrees 49 minutes 22 seconds East a distance of 90.00 feet; thence on a bearing of North 88 degrees 30 minutes 38 seconds West a distance of 87.41 feet; thence on a bearing of North 01 degrees 29 minutes 22 seconds East a distance of 363.28 feet; thence on a bearing of North 86 degrees 22 minutes 47 seconds East a distance of 40.00 feet; thence on a bearing of North 03 degrees 42 minutes 11 seconds West a distance of 858.40 feet, to the north line of said Section 34; thence on a bearing of South 89 degrees 55 minutes 12 seconds East, along the north line of said Section 34, a distance of 95.21 feet; thence on a bearing of South 03 degrees 42 minutes 11 seconds East a distance of 896.71 feet; thence on a bearing of North 86 degrees 22 minutes 47 seconds East a distance of 198.56 feet; thence on a bearing of South 89 degrees 27 minutes 59 seconds East a distance of 242.68 feet; thence on a bearing of South 00 degrees 32 minutes 01 seconds West a distance of 671.03 feet; thence on a bearing of South 89 degrees 17 minutes 42 seconds West a distance of 233.38 feet to the point of beginning, Kandiyohi County, Minnesota

This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.

Copyright 2006-2016 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association. File No. 22,8537

MN ALTA Commitment For Title Insurance Schedule 8-1-16

Page 2 of 2



BK/PKG: 1595/593-595

21011286

3 PGS/AL-WARRANTY DEED	
DONNA BARTH 74302	12-392221 0-34-00
VALUE	450000.00
MORTGAGE TAX	3.00
TRANSFER TAX	166.00
RECORDING FEE	15.00
ARCHIVE FEE	0.00
DPFEE	2.00
REGISTER'S FEE	0.00
TOTAL AMOUNT	1683.00

STATE OF TENNESSEE, CLAIBORNE COUNTY

KIMBERLY H. REECE

RECEIVED - CLAIBORNE COUNTY, TENNESSEE

WARRANTY DEED

This indenture is made effective the 13th day of November, 2021, between HESTER BALL FAMILY HOLDINGS LP. of Claiborne County, Tennessee, party of the first part, and QUINTON DURUJI, and wife, DAVINA DURUJI of Willmar, Minnesota, parties of the second part.

WITNESSETH

That the said party of the first part, for and in consideration of the sum of Four Hundred Fifty Thousand (\$450,000.00) Dollars to it in hand paid by the said parties of the second part, the receipt of which is hereby acknowledged, has granted, bargained, sold, and conveyed, and does hereby grant, bargain, sell, and convey unto the said parties of the second part, the following described premises, to wit:

SITUATE in District No. Five (5) of Claiborne County, Tennessee and more particularly described as follows:

PARCEL NO. ONE:

BEGINNING at a point in the west side right of way of the Cedar Fork Road, following a fence line and joining the Knoxville Teachers Federal Credit Union property (DB 1553, Pg. 189), the following calls and footages: N 48 degrees 40' 06" W 72.21 feet; thence N 53 degrees 41' 10" W 89.56 feet; thence N 59 degrees 00' 40" W 122.96 feet; thence N 67 degrees 21' 46" W 57.40 feet; thence N 48 degrees 18' 19" W 90.09 feet; thence N 56 degrees 05' 58" W 86.60 feet; thence N 64 degrees 24' 13" W 66.98 feet; thence N 58 degrees 01' 15" W 28.93 feet; thence N 55 degrees 00' 53" W 1923.40 feet to the south edge of Russell Creek; thence N 74 degrees 42' 23" W 387.41 feet, thence crossing the Russell Creek N 00 degrees 02' 02" E 49.50 feet to the north edge of the creek and following along creek line S 77 degrees 28' 38" W 211.49 feet to the joining fence line of the Gayle Carroll property (DB 1389, Pg. 618) thence N 23 degrees 07' 31" W 396.00 feet to joining corner of the David Cosby property (DB 186, Pg. 626) thence along the fence line N 66 degrees 27' 47" E 1565.86 feet to the corner of the Dale and Mary Short property (DB 186, Pg. 623), thence along fence line S 34 degrees 29' 39" E 516.14 feet to the center of the Russell Creek and following the approx. center of the creek the following calls and footages: N 64 degrees 02' 29" E 244.38 feet; thence N 17 degrees 39' 53" E 322.84 feet; thence N 25 degrees 05' 30" E 126.12 feet; thence N 42 degrees 31' 41" E 256.16 feet; thence S 82 degrees 26' 59" E 89.53 feet; thence S 37 degrees 15' 59" E 101.51 feet; thence S 25 degrees 50' 04" E 277.59 feet continuing along the center of creek and joining the Franklin and Rose Watkins property (DB 1276, Pg. 419) S 53 degrees 24' 14" E 115.84 feet; thence S 86 degrees 06' 42" E 151.64 feet; thence S 83 degrees 43' 01" E 283.19 feet; thence N 86 degrees 44' 22" E 107.14 feet crossing south side of creek into a point on the west side from Coleman Road going S 11 degrees 28' 26" E 130.79 feet; thence S 89 degrees 37' 48" E 28.12 feet to the West side of Coleman Lane, thence continuing along the edge of Coleman Lane S 04 degrees 53' 48" E 198.38 feet; thence S 02 degrees 13' 51" E 66.44 feet; thence S 05 degrees 13' 31" W 107.54 feet; thence S 04 degrees 58' 25" E 38.62 feet; thence S 16 degrees 53' 13" E 89.19 feet; thence S 16 degrees 55' 00" E 178.61 feet; thence S 09 degrees 27' 34" E 37.26 feet; thence S 01 degrees 13' 27" E 37.03 feet; thence S 11 degrees 19' 58" W 34.99 feet; thence S 19 degrees 19' 07" W 240.70 feet; thence S 08 degrees 30' 01" W 28.07 feet; thence S 04 degrees 14' 56" E 29.93 feet; thence S 21 degrees 35' 19" W 48.40 feet to a point in the west side right of way of Cedar Fork Road; thence along the road right of way S 34 degrees 16' 40" W 139.41 feet; thence S 29 degrees 58' 33" W 83.16 feet;

Exhibit B

thence S 16 degrees 46' 11" W 89.18 feet; thence S 04 degrees 21' 05" W 104.57 feet; thence S 05 degrees 20' 17" E 75.51 feet; thence S 07 degrees 58' 29" E 101.28 feet; thence S 06 degrees 12' 30" E 95.64 feet; thence S 01 degrees 06' 29" W 39.96 feet; thence S 19 degrees 18' 23" W 67.98 feet; thence S 37 degrees 39' 14" W 96.83 feet; thence S 37 degrees 27' 21" W 115.08 feet; thence S 29 degrees 16' 21" W 122.48 feet; thence S 20 degrees 27' 36" W 84.06 feet; thence S 39 degrees 48' 51" W 58.69 feet, to the POINT OF BEGINNING, CONTAINING 109.24 Acres according to survey by William L. Parsons, RLS No. 1172, dated 10/23/20.

Being a Portion of Map 058, Parcel 031.00.

For reference, refer to Tract No. Three (a portion of) in Quitclaim Deed Book 1326, Pages 521-524, from Hester Ball to Hester Ball Family Holdings dated December 17, 2010.

PARCEL NO. TWO:

SITUATE in District No. Five (5) of Claiborne County, Tennessee and more particularly described as follows:

BEGINNING at a point in the north side of Cedar Fork Road, continuing along the road right of way S 64 degrees 32' 07" W 9.46 feet; thence S 55 degrees 03' 51" W 69.81 feet; thence S 39 degrees 38' 50" W 53.20 feet; thence S 24 degrees 36' 23" W 78.39 feet; thence S 10 degrees 16' 52" W 128.18 feet; thence S 14 degrees 53' 48" W 100.58 feet; thence S 30 degrees 15' 21" W 123.98 feet; thence S 55 degrees 42' 06" W 19.15 feet to a point in the East side of the Coleman Lane and continuing along the East side of the edge of the Coleman Lane, the following calls and footages: N 18 degrees 08' 33" W 13.51 feet; thence N 17 degrees 04' 07" E 44.50 feet; thence N 21 degrees 34' 11" E 84.12 feet; thence N 18 degrees 28' 00" E 80.20 feet; thence N 11 degrees 51' 56" E 63.17 feet; thence N 04 degrees 12' 14" E 61.35 feet; thence N 16 degrees 06' 42" W 324.75 feet; thence N 05 degrees 59' 56" E 78.93 feet; thence N 05 degrees 47' 52" E 48.20 feet; thence N 00 degrees 09' 20" E 66.88 feet; thence N 07 degrees 08' 36" W 261.19 feet to the common corner of the Eugene and Rose Watkins property (DB 1189, Pg. 650), continuing along the Watkins line N 88 degrees 36' 48" E 100.00 feet; thence entering the Hester Ball Family Holdings Property (DB 1326, Pg. 532) S 17 degrees 10' 14" E 630.19 feet to the POINT OF BEGINNING, containing 3.017 Acres.

Said property being shown on survey for Hester Ball Family Holdings dated 7-26-21, revised 8-25-21, by William L. Parsons, RLS No. 1172.

Being a Portion of Map 058, Parcel 031.00

For reference, see Quitclaim Deed Book 1326, Page 532, from Hester Ball to Hester Ball Family Holdings LP.

The 2021 land taxes shall be prorated and thereafter paid by Quinton and Davina Duruji, their address being 1373 45th Avenue S.W., Willmar, MN, 56201,

with the hereditaments and appurtenances thereto appertaining, hereby releasing all claim to homestead and dower therein;

To have and to hold the said premises to the said parties of the second part, their heirs and assigns, forever. And the said party of the first part, for itself and for its heirs, executors, and administrators, does hereby covenant with the said parties of the second part, their heirs and assigns, that it is lawfully seized in fee simple of the premises above conveyed, and has full power, authority, and right to convey the same; that said premises are free from all encumbrances, and that it will forever warrant and defend the said premises and the title thereto against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, The said party of the first part, has hereunto set his hand and seal the day and year first above written.

Fill in this information to identify your case:

Debtor 1	Quinton Jamahl Duruji		
	First Name	Middle Name	Last Name
Debtor 2	Davina Monique Duruji		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF MINNESOTA</u>			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
1373 45th Ave SW, Willmar, MN 56201 Kandiyohi County Debtor's Residence: Homestead Real Property Legally Described as: (See Attachment Exhibit A). Value is based on Zillow. Line from <i>Schedule A/B</i> : 1.1	\$611,600.00	<input checked="" type="checkbox"/> \$339,850.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. §§ 510.01, 510.02
2016 Infiniti QX60 122,000 miles Value is based on kbb.com private party value, and age and condition of the vehicle. Line from <i>Schedule A/B</i> : 3.2	\$16,074.00	<input checked="" type="checkbox"/> \$10,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 12a
Household Goods, Furnishings, Major and Minor Appliances Line from <i>Schedule A/B</i> : 6.1	\$7,000.00	<input checked="" type="checkbox"/> \$7,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 4(b)
3 TVs (\$700), DVD Player (\$25), Computer (\$300), Printer (\$50), 3 Cell Phones (\$500) Line from <i>Schedule A/B</i> : 7.1	\$1,575.00	<input checked="" type="checkbox"/> \$1,550.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 4(b)

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

		Case number (if known)		
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption.	
Books & Pictures (\$50), Artwork (\$200) Line from Schedule A/B: 8.1		\$250.00	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 4(b)
Clothing Line from Schedule A/B: 11.1		\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 4(a)
Clothing Line from Schedule A/B: 11.2		\$550.00	<input checked="" type="checkbox"/> \$550.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 4(a)
Wedding Ring (\$500), Costume Jewelry (\$250), Watch (\$50) Line from Schedule A/B: 12.1		\$800.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 4(a)
Wedding Ring (\$500), Costume Jewelry (\$250), Watch (\$50) Line from Schedule A/B: 12.1		\$800.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 4(c)
Wedding Ring (\$800), Costume Jewelry (\$200) Line from Schedule A/B: 12.2		\$1,000.00	<input checked="" type="checkbox"/> \$800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 4(c)
Riding Lawnmower (\$400), Snowblower (\$200), Shovels & Rakes (\$50), Misc. Hand & Power Tools (\$25), Generator (\$100) Line from Schedule A/B: 14.1		\$775.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 4(b)
Cash Line from Schedule A/B: 16.1		\$200.00	<input checked="" type="checkbox"/> 75% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 13
Savings Account: Co-op Credit Union Line from Schedule A/B: 17.1		\$2,000.00	<input checked="" type="checkbox"/> 75% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 13
Estimated Earned Unpaid Wages Line from Schedule A/B: 30.1		\$783.00	<input checked="" type="checkbox"/> 75% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Minn. Stat. § 550.37 subd. 13

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

ISSUED BY
Old Republic National Title Insurance Company

**EXHIBIT "A"
LEGAL DESCRIPTION**

That part of the W $\frac{1}{2}$ of the NW $\frac{1}{4}$ of Section 34, Township 119, Range 34, described as follows: Commencing at the northwest corner of said Section 34; thence on a bearing of South 00 degrees 30 minutes 22 seconds West, along the west line of said Section 34, a distance of 1569.46 feet; thence on a bearing of North 89 degrees 17 minutes 42 seconds East a distance of 827.59 feet to the point of beginning of the land to be described; thence on a bearing of North 00 degrees 59 minutes 38 seconds West a distance of 194.00 feet; thence on a bearing of South 84 degrees 41 minutes 57 seconds West a distance of 146.77 feet; thence on a bearing of North 05 degrees 39 minutes 38 seconds West a distance of 72.00 feet; thence on a bearing of South 85 degrees 49 minutes 22 seconds West a distance of 109.00 feet; thence on a bearing of North 02 degrees 49 minutes 22 seconds East a distance of 90.00 feet; thence on a bearing of North 88 degrees 30 minutes 38 seconds West a distance of 87.41 feet; thence on a bearing of North 01 degrees 29 minutes 22 seconds East a distance of 363.28 feet; thence on a bearing of North 86 degrees 22 minutes 47 seconds East a distance of 40.00 feet; thence on a bearing of North 03 degrees 42 minutes 11 seconds West a distance of 858.40 feet, to the north line of said Section 34; thence on a bearing of South 89 degrees 55 minutes 12 seconds East, along the north line of said Section 34, a distance of 95.21 feet; thence on a bearing of South 03 degrees 42 minutes 11 seconds East a distance of 896.71 feet; thence on a bearing of North 86 degrees 22 minutes 47 seconds East a distance of 198.56 feet; thence on a bearing of South 89 degrees 27 minutes 59 seconds East a distance of 242.68 feet; thence on a bearing of South 00 degrees 32 minutes 01 seconds West a distance of 671.03 feet; thence on a bearing of South 89 degrees 17 minutes 42 seconds West a distance of 233.38 feet to the point of beginning, Kandiyohi County, Minnesota

This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.

Copyright 2006-2016 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association. File No. 22.8537

MN ALTA Commitment For Title Insurance Schedule 8-1-16
Page 2 of 2



Exhibit
B

BK/PG: 1595/593-595

21011286

3 PGS/AL-WARRANTY DEED	
DONNA/BATCH 74002	12/30/2021 - 01:34 PM
VALUE	450000.00
MORTGAGE TAX	0.00
TRANSFER TAX	1665.00
RECORDING FEE	15.00
ARCHIVE FEE	0.00
DP FEE	2.00
REGISTER'S FEE	1.00
TOTAL AMOUNT	1683.00
STATE OF TENNESSEE, CLAIBORNE COUNTY	
KIMBERLY H. REECE	
REGISTER OF DEEDS	

WARRANTY DEED

This indenture is made effective the 13th day of November, 2021, between HESTER BALL FAMILY HOLDINGS LP, of Claiborne County, Tennessee, party of the first part, and QUINTON DURUJI, and wife, DAVINA DURUJI of Willmar, Minnesota, parties of the second part.

WITNESSETH

That the said party of the first part, for and in consideration of the sum of Four Hundred Fifty Thousand (\$450,000.00) Dollars to it in hand paid by the said parties of the second part, the receipt of which is hereby acknowledged,

has granted, bargained, sold, and conveyed, and does hereby grant, bargain, sell, and convey unto the said parties of the second part, the following described premises, to wit:

SITUATE in District No. Five (5) of Claiborne County, Tennessee and more particularly described as follows:

PARCEL NO. ONE:

BEGINNING at a point in the west side right of way of the Cedar Fork Road, following a fence line and joining the Knoxville Teachers Federal Credit Union property (DB 1553, Pg. 189), the following calls and footages: N 48 degrees 40' 06" W 72.21 feet; thence N 53 degrees 41' 10" W 89.56 feet; thence N 59 degrees 00' 40" W 122.96 feet; thence N 67 degrees 21' 46" W 57.40 feet; thence N 48 degrees 18' 19" W 90.09 feet; thence N 56 degrees 05' 58" W 86.60 feet; thence N 64 degrees 24' 13" W 66.98 feet; thence N 58 degrees 01' 15" W 28.93 feet; thence N 55 degrees 00' 53" W 1923.40 feet to the south edge of Russell Creek; thence N 74 degrees 42' 23" W 387.41 feet, thence crossing the Russell Creek N 00 degrees 02' 02" E 49.50 feet to the north edge of the creek and following along creek line S 77 degrees 28' 38" W 211.49 feet to the joining fence line of the Gayle Carroll property (DB 1389, Pg. 618) thence N 23 degrees 07' 31" W 396.00 feet to joining corner of the David Cosby property (DB 186, Pg. 626) thence along the fence line N 66 degrees 27' 47" E 1565.86 feet to the corner of the Dale and Mary Short property (DB 186, Pg. 623), thence along fence line S 34 degrees 29' 39" E 516.14 feet to the center of the Russell Creek and following the approx. center of the creek the following calls and footages: N 64 degrees 02' 29" E 244.38 feet; thence N 17 degrees 39' 53" E 322.84 feet; thence N 25 degrees 05' 30" E 126.12 feet; thence N 42 degrees 31' 41" E 256.16 feet; thence S 82 degrees 26' 59" E 89.53 feet; thence S 37 degrees 15' 59" E 101.51 feet; thence S 25 degrees 50' 04" E 277.59 feet continuing along the center of creek and joining the Franklin and Rose Watkins property (DB 1276, Pg. 419) S 53 degrees 24' 14" E 115.84 feet; thence S 86 degrees 06' 42" E 151.64 feet; thence S 83 degrees 43' 01" E 283.19 feet; thence N 86 degrees 44' 22" E 107.14 feet crossing south side of creek into a point on the west side from Coleman Road going S 11 degrees 28' 26" E 130.79 feet; thence S 89 degrees 37' 48" E 28.12 feet to the West side of Coleman Lane, thence continuing along the edge of Coleman Lane S 04 degrees 53' 48" E 198.38 feet; thence S 02 degrees 13' 51" E 66.44 feet; thence S 05 degrees 13' 31" W 107.54 feet; thence S 04 degrees 58' 25" E 38.62 feet; thence S 16 degrees 53' 13" E 89.19 feet; thence S 16 degrees 55' 00" E 178.61 feet; thence S 09 degrees 27' 34" E 37.26 feet; thence S 01 degrees 13' 27" E 37.03 feet; thence S 11 degrees 19' 58" W 34.99 feet; thence S 19 degrees 19' 07" W 240.70 feet; thence S 08 degrees 30' 01" W 28.07 feet; thence S 04 degrees 14' 56" E 29.93 feet; thence S 21 degrees 35' 19" W 48.40 feet to a point in the west side right of way of Cedar Fork Road; thence along the road right of way S 34 degrees 16' 40" W 139.41 feet; thence S 29 degrees 58' 33" W 83.16 feet;

thence S 16 degrees 46' 11" W 89.18 feet; thence S 04 degrees 21' 05" W 104.57 feet; thence S 05 degrees 20' 17" E 75.51 feet; thence S 07 degrees 58' 29" E 101.28 feet; thence S 06 degrees 12' 30" E 95.64 feet; thence S 01 degrees 06' 29" W 39.96 feet; thence S 19 degrees 18' 25" W 67.98 feet; thence S 37 degrees 39' 14" W 96.83 feet; thence S 37 degrees 27' 21" W 115.08 feet; thence S 29 degrees 16' 21" W 122.48 feet; thence S 20 degrees 27' 36" W 84.06 feet; thence S 39 degrees 48' 51" W 58.69 feet, to the POINT OF BEGINNING, CONTAINING 109.24 Acres according to survey by William L. Parsons, RLS No. 1172, dated 10/23/20.

Being a Portion of Map 058, Parcel 031.00.

For reference, refer to Tract No. Three (a portion of) in Quitclaim Deed Book 1326, Pages 521-524, from Hester Ball to Hester Ball Family Holdings dated December 17, 2010.

PARCEL NO. TWO:

SITUATE in District No. Five (5) of Claiborne County, Tennessee and more particularly described as follows:

BEGINNING at a point in the north side of Cedar Fork Road, continuing along the road right of way S 64 degrees 32' 07" W 9.46 feet; thence S 55 degrees 03' 51" W 69.81 feet; thence S 39 degrees 38' 50" W 53.20 feet; thence S 24 degrees 36' 23" W 78.39 feet; thence S 10 degrees 16' 52" W 128.18 feet; thence S 14 degrees 53' 48" W 100.58 feet; thence S 30 degrees 15' 21" W 123.98 feet; thence S 55 degrees 42' 06" W 19.15 feet to a point in the East side of the Coleman Lane and continuing along the East side of the edge of the Coleman Lane, the following calls and footages: N 18 degrees 08' 33" W 13.51 feet; thence N 17 degrees 04' 07" E 44.50 feet; thence N 21 degrees 34' 11" E 84.12 feet; thence N 18 degrees 28' 00" E 80.20 feet; thence N 11 degrees 51' 56" E 63.17 feet; thence N 04 degrees 12' 14" E 61.35 feet; thence N 16 degrees 06' 42" W 324.75 feet; thence N 05 degrees 59' 56" E 78.93 feet; thence N 05 degrees 47' 52" E 48.20 feet; thence N 00 degrees 09' 20" E 66.88 feet; thence N 07 degrees 08' 36" W 261.19 feet to the common corner of the Eugene and Rose Watkins property (DB 1189, Pg. 650), continuing along the Watkins line N 88 degrees 36' 48" E 100.00 feet; thence entering the Hester Ball Family Holdings Property (DB 1326, Pg. 532) S 17 degrees 10' 14" E 630.19 feet to the POINT OF BEGINNING, containing 3.017 Acres.

Said property being shown on survey for Hester Ball Family Holdings dated 7-26-21, revised 8-25-21, by William L. Parsons, RLS No. 1172.

Being a Portion of Map 058, Parcel 031.00

For reference, see Quitclaim Deed Book 1326, Page 532, from Hester Ball to Hester Ball Family Holdings LP.

The 2021 land taxes shall be prorated and thereafter paid by Quinton and Davina Duruji, their address being 1373 45th Avenue S.W., Willmar, MN, 56201,

with the hereditaments and appurtenances thereto appertaining, hereby releasing all claim to homestead and dower therein;

To have and to hold the said premises to the said parties of the second part, their heirs and assigns, forever. And the said party of the first part, for itself and for its heirs, executors, and administrators, does hereby covenant with the said parties of the second part, their heirs and assigns, that it is lawfully seized in fee simple of the premises above conveyed, and has full power, authority, and right to convey the same; that said premises are free from all encumbrances, and that it will forever warrant and defend the said premises and the title thereto against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, The said party of the first part, has hereunto set his hand and seal the day and year first above written.

Fill in this information to identify your case:

Debtor 1	Quinton Jamahl Duruji		
	First Name	Middle Name	Last Name
Debtor 2	Davina Monique Duruji		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF MINNESOTA</u>			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Creditor's Name	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Hester Ball Family Holdings LP	Vacant Lot Tazewell, TN 37879 Claiborne County Vacant land in Clairborne County, TN	\$350,000.00	\$443,500.00	\$0.00
	%Roger Ball PO Box 237 Tazewell, TN 37879	See attached Exhibit B As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
	Number, Street, City, State & Zip Code	Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

1

November
Date debt was incurred 13, 2021

Last 4 digits of account number _____

Debtor 1	Quinton Jamahl Duruji			Case number (if known)			
	First Name	Middle Name	Last Name				
Debtor 2	Davina Monique Duruji						
	First Name	Middle Name	Last Name				
2.2	Prinsbank			Describe the property that secures the claim:	\$271,750.00	\$611,600.00	\$0.00
				1373 45th Ave SW, Willmar, MN 56201 Kandiyohi County			
				Debtor's Residence: Homestead			
				Real Property Legally Described as: (See Attachment Exhibit A). Value is based on Zillow.			
				As of the date you file, the claim is: Check all that apply.			
				<input type="checkbox"/> Contingent			
				<input type="checkbox"/> Unliquidated			
				<input type="checkbox"/> Disputed			
				Nature of lien. Check all that apply.			
				<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)			
				<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)			
				<input type="checkbox"/> Judgment lien from a lawsuit			
				<input checked="" type="checkbox"/> Other (including a right to offset) First Mortgage			
				Opened 06/15 Last Active 08/20	Last 4 digits of account number 6114		
				Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	\$621,750.00	\$621,750.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1	Quinton Jamahl Duruji		
	First Name	Middle Name	Last Name
Debtor 2	Davina Monique Duruji		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MINNESOTA		
Case number (if known)			

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount	
2.1 Internal Revenue Service Priority Creditor's Name Centralized Insolvency PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zip Code	Last 4 digits of account number <u>0618</u>	<u>\$337,488.84</u>	<u>\$337,488.84</u>	<u>\$0.00</u>
Who incurred the debt? Check one.	When was the debt incurred?			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
Is the claim subject to offset?	Federal Tax lien filed 12/21/18			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known)

2.2	Kandiyohi County Priority Creditor's Name PO Box 936 Willmar, MN 56201 Number Street City State Zip Code	Last 4 digits of account number	\$20,785.58	\$0.00	\$0.00	
		When was the debt incurred?	2017-2022			
		As of the date you file, the claim is: Check all that apply				
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
		Type of PRIORITY unsecured claim:				
		<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____				
		Property tax penalty and interest				
2.3	MN Dept of Revenue Priority Creditor's Name Attn: Denise Jones PO Box 64447 Saint Paul, MN 55164-0047 Number Street City State Zip Code	Last 4 digits of account number	various	\$260,954.84	\$260,954.84	\$0.00
		When was the debt incurred?				
		As of the date you file, the claim is: Check all that apply				
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
		Type of PRIORITY unsecured claim:				
		<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____				
		Lien numbers: 284814, 392989, 502460, 502461, 502462, 577461, 573947				

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known)

4.1	American Accounts & Advisers Nonpriority Creditor's Name Attn: Bankruptcy Po Box 250 Cottage Grove, MN 55016 Number Street City State Zip Code	Last 4 digits of account number 7951	\$310.00
	Who incurred the debt? Check one.	When was the debt incurred? Opened 08/19 Last Active 07/19	
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt	
4.2	Amex Nonpriority Creditor's Name Correspondence/Bankruptcy Po Box 981540 El Paso, TX 79998 Number Street City State Zip Code	Last 4 digits of account number 7303	\$6,505.00
	Who incurred the debt? Check one.	When was the debt incurred? Opened 09/13 Last Active 1/15/18	
	<input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card	
4.3	Caine & Weiner Nonpriority Creditor's Name Attn: Bankruptcy 5805 Sepulveda Blvd Sherman Oaks, CA 91411 Number Street City State Zip Code	Last 4 digits of account number 9528	\$1,174.00
	Who incurred the debt? Check one.	When was the debt incurred? Opened 02/19 Last Active 12/18	
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Attorney Progressive	

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known)

4.4	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	<u>4234</u>	\$0.00
	Po Box 31293 Salt Lake City, UT 84131	When was the debt incurred?	<u>Opened 06/08 Last Active 11/18</u>	
	As of the date you file, the claim is: Check all that apply			
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Other. Specify <u>Credit Card</u>			
	Type of NONPRIORITY unsecured claim:			
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?			
	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.5	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	<u>6687</u>	\$501.00
	Po Box 31293 Salt Lake City, UT 84131	When was the debt incurred?	<u>Opened 11/20 Last Active 03/22</u>	
	As of the date you file, the claim is: Check all that apply			
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Other. Specify <u>Credit Card</u>			
	Type of NONPRIORITY unsecured claim:			
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts			
4.6	Capital One N.A Nonpriority Creditor's Name	Last 4 digits of account number	<u>0172</u>	\$2,504.00
	P.O. Box 21887 Eagan, MN 55121	When was the debt incurred?	<u>3/31/2020</u>	
	As of the date you file, the claim is: Check all that apply			
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Other. Specify <u>Judgment in Kandiyohi County</u>			
	Type of NONPRIORITY unsecured claim:			
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?			
	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known)

4.7	<p>Carris Health Nonpriority Creditor's Name 301 Becker Ave SW Willmar, MN 56201 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> Other. Specify Unsecured Debt</p>	<p>Last 4 digits of account number <u>3911</u> \$5,692.00</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p>
4.8	<p>Centra Care Health Nonpriority Creditor's Name 1406 6th Ave N Saint Cloud, MN 56303-3000 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> Other. Specify Medical/Dental</p>	<p>Last 4 digits of account number <u>7757</u> \$0.00</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p>
4.9	<p>Chase Card Services Nonpriority Creditor's Name Attn: Bankruptcy P.O. 15298 Wilmington, DE 19850 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> Other. Specify Credit Card</p>	<p>Last 4 digits of account number <u>0233</u> \$2,558.00</p> <p>When was the debt incurred? <u>Opened 07/14 Last Active 11/20</u></p> <p>As of the date you file, the claim is: Check all that apply</p>

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

4.1 0	<p>CitiCards Private Label Nonpriority Creditor's Name Citicorp Credit Services; Attn: Centrali P.O. Box 790034 Kansas City, MO 64195 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 4429</p> <p>When was the debt incurred? Opened 5/27/11 Last Active 1/10/16</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Charge Account</p>	Unknown
4.1 1	<p>Collection Bureau Of Little Falls Nonpriority Creditor's Name Po Box 246 Little Falls, MN 56345 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 6991</p> <p>When was the debt incurred? Opened 11/20 Last Active 11/20</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Returned Check Runnings / Willmar</p>	\$2,187.00
4.1 2	<p>Credit First National Association Nonpriority Creditor's Name Attn: Bankruptcy Po Box 81315 Cleveland, OH 44181 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 6721</p> <p>When was the debt incurred? Opened 05/10 Last Active 08/18</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Charge Account</p>	\$1,174.00

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

4.1 3	<p>Credit One Bank Nonpriority Creditor's Name Attn: Bankruptcy Department Po Box 98873 Las Vegas, NV 89193</p> <p>Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input checked="" type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 4121 \$2,702.00</p> <p>When was the debt incurred? Opened 12/12 Last Active 09/18</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Credit Card</p>
4.1 4	<p>Custom Marble & Granite Nonpriority Creditor's Name 310 Atlanti Ave Grove City, MN 56243</p> <p>Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 8512 \$3,540.00</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Judgment in Kandiyohi County</p>
4.1 5	<p>First Premier Bank Nonpriority Creditor's Name Attn: Bankruptcy Po Box 5524 Sioux Falls, SD 57117</p> <p>Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 6915 \$586.00</p> <p>When was the debt incurred? Opened 08/21 Last Active 02/22</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Credit Card</p>

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

4.1 6	<p>Floor to Ceiling Store Nonpriority Creditor's Name 8075 Sterling Dr. Saint Joseph, MN 56374 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 2105 \$2,884.00</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Judgment in Kandiyohi County</p>
4.1 7	<p>Grand True Valu Nonpriority Creditor's Name 2309 US 12 E Willmar, MN 56201 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 645A \$164.00</p> <p>When was the debt incurred? Opened 06/18 Last Active 04/18</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Unsecured</p>
4.1 8	<p>Ketchikan Credit Bureau Nonpriority Creditor's Name 25 Jefferson Way, Ste 101 Ketchikan, AK 99901 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 12SC \$6,228.00</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Judgment in ketchikan County, Alaska</p>

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

4.1
9

Kohls/Capital One Nonpriority Creditor's Name Attn: Credit Administrator Po Box 3043 Milwaukee, WI 53201	Last 4 digits of account number 4445	\$1,349.00
Number Street City State Zip Code	When was the debt incurred? Opened 09/12 Last Active 10/18	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
<input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Charge Account	
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

4.2
0

LVNV Funding Nonpriority Creditor's Name PO Box 740281 Houston, TX 77274	Last 4 digits of account number 0365	\$1,699.44
Number Street City State Zip Code	When was the debt incurred?	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Judgment in Kandiyohi County	
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

4.2
1

LVNV Funding Nonpriority Creditor's Name PO Box 740281 Houston, TX 77274	Last 4 digits of account number 1118	\$3,267.53
Number Street City State Zip Code	When was the debt incurred?	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Judgment in Kandiyohi County	
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

4.2 2	Mayo Clinic Nonpriority Creditor's Name Attn: Bankruptcy Department 200 1st St SW Rochester, MN 55905-0002 Number Street City State Zip Code	Last 4 digits of account number Various	\$0.00
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 			
When was the debt incurred? _____			
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical/Dental _____			
<hr/>			
4.2 3	Midland Credit Management, Inc Nonpriority Creditor's Name 2365 Northside Drive Suite 300 San Diego, CA 92108 Number Street City State Zip Code	Last 4 digits of account number 0251	\$1,789.99
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 			
When was the debt incurred? 6/12/2020			
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Judgment in Kandiyohi County _____			
<hr/>			
4.2 4	Midland Fund Nonpriority Creditor's Name Attn: Bankruptcy 350 Camino De La Reine, Suite 100 San Diego, CA 92108 Number Street City State Zip Code	Last 4 digits of account number 4105	\$1,313.00
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 			
When was the debt incurred? Opened 05/19 Last Active 11/18			
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Factoring Company Account Comenity Bank _____			

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

<p>4.2 5</p> <p>Midland Fund Nonpriority Creditor's Name Attn: Bankruptcy 350 Camino De La Reine, Suite 100 San Diego, CA 92108 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input checked="" type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 4750 \$990.00</p> <p>When was the debt incurred? Opened 06/21 Last Active 02/20</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p>Factoring Company Account Synchrony Bank</p> <p><input checked="" type="checkbox"/> Other. Specify Bank</p>
<hr/> <p>4.2 6</p> <p>NCB Management Services Nonpriority Creditor's Name Attn: Bankruptcy 1 Allied Drive Feasterville-Trevose, PA 19053 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input checked="" type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	
<p>Last 4 digits of account number 0001 \$16,100.00</p> <p>When was the debt incurred? Opened 05/21 Last Active 03/16</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p>Factoring Company Account Nissan Motor Acceptance Corpor</p> <p><input checked="" type="checkbox"/> Other. Specify Bank</p>	
<hr/> <p>4.2 7</p> <p>Platinum Supplemental Ins. Nonpriority Creditor's Name 137 Main St. Suite 100 Dubuque, IA 52001 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	
<p>Last 4 digits of account number 0273 \$272,017.95</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p>Judgment in Kandiyohi County</p> <p><input checked="" type="checkbox"/> Other. Specify Judgment in Kandiyohi County</p>	

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

4.2
8

Resurgent Capital Services Nonpriority Creditor's Name Attn: Bankruptcy Po Box 10497 Greenville, SC 29603	Last 4 digits of account number 4121	\$3,392.00
Number Street City State Zip Code	When was the debt incurred? Opened 04/19 Last Active 09/18	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Factoring Company Account Credit One <input checked="" type="checkbox"/> Other. Specify Bank N.A.	

4.2
9

Resurgent Capital Services Nonpriority Creditor's Name Attn: Bankruptcy Po Box 10497 Greenville, SC 29603	Last 4 digits of account number 7739	\$1,773.00
Number Street City State Zip Code	When was the debt incurred? Opened 12/18 Last Active 05/18	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Factoring Company Account Credit One <input checked="" type="checkbox"/> Other. Specify Bank N.A.	

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a. \$ 0.00
	6b. Taxes and certain other debts you owe the government	6b. \$ 619,229.26
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ 0.00
	6e. Total Priority. Add lines 6a through 6d.	6e. \$ 619,229.26
		Total Claim

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

Total claims from Part 2

6f. Student loans	6f. \$ 0.00
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ 0.00
6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ 0.00
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ 342,400.91
6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$ 342,400.91

Fill in this information to identify your case:

Debtor 1	Quinton Jamahl Duruji		
	First Name	Middle Name	Last Name
Debtor 2	Davina Monique Duruji		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MINNESOTA		
Case number (if known)			

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Verizon PO BOX 4457 Houston, TX 77210	Phone Device and Services

Fill in this information to identify your case:

Debtor 1	Quinton Jamahl Duruji		
	First Name	Middle Name	Last Name
Debtor 2	Davina Monique Duruji		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MINNESOTA		
Case number (if known)			

Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name _____
Number _____ Street _____ State _____ ZIP Code _____

Schedule D, line _____

Schedule E/F, line _____

Schedule G, line _____

3.2

Name _____
Number _____ Street _____ State _____ ZIP Code _____

Schedule D, line _____

Schedule E/F, line _____

Schedule G, line _____

Fill in this information to identify your case:

Debtor 1	<u>Quinton Jamahl Duruji</u>
Debtor 2 (Spouse, if filing)	<u>Davina Monique Duruji</u>
United States Bankruptcy Court for the:	<u>DISTRICT OF MINNESOTA</u>
Case number (if known)	

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1	Debtor 2 or non-filing spouse
<input checked="" type="checkbox"/> Employed	<input checked="" type="checkbox"/> Employed
<input type="checkbox"/> Not employed	<input type="checkbox"/> Not employed
Occupation	<u>Self Employed (1099)</u>
Employer's name	<u>Insurance Agent</u>
Employer's address	

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

Copy line 4 here	For Debtor 1	For Debtor 2 or non-filing spouse
	4. \$ 0.00	\$ 0.00

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ 0.00

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

8. List all other income regularly received:

8a. **Net income from rental property and from operating a business, profession, or farm**

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ **6,141.00**

8b. \$ **0.00**

8b. **Interest and dividends**

8c. **Family support payments that you, a non-filing spouse, or a dependent regularly receive**

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ **0.00**

8d. \$ **0.00**

8d. **Unemployment compensation**

8e. **Social Security**

8e. \$ **0.00**

8f. **Other government assistance that you regularly receive**

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: _____

8f. \$ **0.00**

8g. \$ **0.00**

8g. **Pension or retirement income**

8h. **Other monthly income.** Specify: _____

8h.+ \$ **0.00** + \$ **0.00**

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9. \$ **6,141.00**

\$ **0.00**

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ **6,141.00** + \$ **0.00** = \$ **6,141.00**

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____

11. +\$ **0.00**

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies

12. \$ **6,141.00**

Combined

monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain: _____

Fill in this information to identify your case:

Debtor 1	Quinton Jamahl Duruji
Debtor 2	Davina Monique Duruji
(Spouse, if filing)	
United States Bankruptcy Court for the:	DISTRICT OF MINNESOTA
Case number (If known)	

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes.

Fill out this information for
each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

Daughter

8 Yrs

No

Yes

No

Yes

No

Yes

No

Yes

Son

10 Yrs

No

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know
the value of such assistance and have included it on Schedule I: Your Income
(Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **2,130.00**

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	0.00
4b. \$	0.00
4c. \$	50.00
4d. \$	0.00
5. \$	0.00

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ 400.00
	6b. Water, sewer, garbage collection	6b. \$ 76.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 400.00
	6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 1,000.00	
8. Childcare and children's education costs	8. \$ 0.00	
9. Clothing, laundry, and dry cleaning	9. \$ 50.00	
10. Personal care products and services	10. \$ 25.00	
11. Medical and dental expenses	11. \$ 120.00	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 600.00	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 25.00	
14. Charitable contributions and religious donations	14. \$ 0.00	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ 0.00	
15b. Health insurance	15b. \$ 250.00	
15c. Vehicle insurance	15c. \$ 370.00	
15d. Other insurance. Specify: _____	15d. \$ 0.00	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00	
17. Installment or lease payments:	17a. \$ 0.00	
17b. \$ 0.00		
17c. Other. Specify: _____	17c. \$ 0.00	
17d. Other. Specify: _____	17d. \$ 0.00	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 200.00	
19. Other payments you make to support others who do not live with you. Specify: _____	\$ 0.00	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	
20a. Mortgages on other property	20a. \$ 0.00	
20b. Real estate taxes	20b. \$ 0.00	
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00	
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00	
20e. Homeowner's association or condominium dues	20e. \$ 0.00	
21. Other: Specify: Pet Expenses Gym Membership	21. +\$ 100.00	
	+\$ 45.00	
22. Calculate your monthly expenses	\$ 5,841.00	
22a. Add lines 4 through 21.	\$ 5,841.00	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ 5,841.00	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 5,841.00	
23. Calculate your monthly net income.	23a. \$ 6,141.00	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 5,841.00	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ 300.00	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:

Debtor 1	Quinton Jamahl Duruji		
	First Name	Middle Name	Last Name
Debtor 2	Davina Monique Duruji		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MINNESOTA		
Case number (if known)			

Check if this is an amended filing

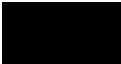
Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ **Quinton Jamahl Duruji**

Quinton Jamahl Duruji

Signature of Debtor 1

Date June 28, 2022

/s/ **Davina Monique Duruji**

Davina Monique Duruji

Signature of Debtor 2

Date June 28, 2022

Fill in this information to identify your case:

Debtor 1	Quinton Jamahl Duruji		
	First Name	Middle Name	Last Name
Debtor 2	Davina Monique Duruji		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MINNESOTA		
Case number (if known)			

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No
 Yes. Fill in the details.

	Debtor 1	Debtor 2		
From January 1 of current year until the date you filed for bankruptcy:	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known)

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2021)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00
For the calendar year before that: (January 1 to December 31, 2020)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No
 Yes. Fill in the details.

Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
--	--	--	---

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

No. Go to line 7.
 Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.
 Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
-----------------------------	------------------	-------------------	----------------------	--------------------------

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

 No Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
LVNV Funding v. Quinton Jamahl Duruji 34-cv-21-118	Civil	Kandiyohi County PO Box 936 Willmar, MN 56201	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Floor to Ceiling Store v. Quinton Jamahl Duruji 34-CV-22-105	Civil	Kandiyohi County PO Box 936 Willmar, MN 56201	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
Rouse Motor Company	Explain what happened 2010 Dodge Ram 2500	2021	\$18,000.00

Property was repossessed.
 Property was foreclosed.
 Property was garnished.
 Property was attached, seized or levied.

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No
 Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No
 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
--	-------------------------------	-----------------------	-------

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
--	---	-------------------	------------------------

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No
 Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Abacus Credit Counseling			\$15.00

Sage Personal Financial Mgmt	\$15.00
------------------------------	---------

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You CIN Legal	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
			\$10.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

No
 Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No
 Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you Third Party	Camper 5th Wheel for FMV.	Received \$7,500 in exchange.	07/2021

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No
 Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No
 Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Coop Credit Union 1501 Atlantic Avenue Benson, MN 56215	XXXX-	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	6/2021	\$0.00

Debtor 1 **Quinton Jamahl Duruji**
 Debtor 2 **Davina Monique Duruji**

Case number (*if known*)

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No
 Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	--	-----------------------	-----------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No
 Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No
 Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
--	--	-----------------------	-------

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

25. Have you notified any governmental unit of any release of hazardous material?

No
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No
 Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
---------------------------	---	--------------------	--------------------

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)
 A partner in a partnership
 An officer, director, or managing executive of a corporation
 An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
--	---	--

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No
 Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
---	-------------

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Quinton Jamahl Duruji
Quinton Jamahl Duruji
Signature of Debtor 1

/s/ Davina Monique Duruji
Davina Monique Duruji
Signature of Debtor 2

Date June 28, 2022

Date June 28, 2022

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No
 Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**United States Bankruptcy Court
District of Minnesota**

In re **Quinton Jamahl Duruji
Davina Monique Duruji**

Debtor(s)

Case No.

Chapter **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal Services, I have agreed to accept	\$ 3,000.00
Prior to the filing of this statement I have received	\$ 0.00
Balance Due	\$ 3,000.00

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of the compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people or entities sharing in the compensation, is attached.

5. In return for the above-disclosed fee, together with such further fee, if any, as is provided in the written contract required by 11 U.S.C. §528(a)(1), I have agreed to render legal service for all aspects of the bankruptcy case, including:

a.. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b.. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

c.. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

d.. Representation of the debtor in contested bankruptcy matters; and

e.. Other services reasonably necessary to represent the debtor(s).

6. Pursuant to Local Rules 1007-1 and 1007-3-1, I have advised the debtor of the requirements in the Statement of Financial Affairs to disclose all payments made, or property transferred, by or on behalf of the debtor to any person, including attorneys, for consultation concerning debt consolidation or reorganization, relief under bankruptcy law, or preparation of a petition in bankruptcy. I have reviewed the debtor's disclosures and they are accurate and complete to the best of my knowledge.

CERTIFICATION

I certify that the foregoing, together with the written contract required by 11 U.S.C. §528(a)(1), is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy case.

Dated: June 28, 2022

Signature of Attorney

/s/ Danielle Lin

Danielle Lin 0402579

Fill in this information to identify your case:

Debtor 1	Quinton Jamahl Duruji
Debtor 2 (Spouse, if filing)	Davina Monique Duruji
United States Bankruptcy Court for the:	District of Minnesota
Case number (if known)	

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- 3. The commitment period is 3 years.
- 4. The commitment period is 5 years.

Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00	\$ 0.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm	Debtor 1	
Gross receipts (before all deductions)	\$ 8,405.00	
Ordinary and necessary operating expenses	-\$ 2,264.00	
Net monthly income from a business, profession, or farm	\$ 6,141.00	Copy here -> \$ 6,141.00
6. Net income from rental and other real property	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 2,264.00	
Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

7. **Interest, dividends, and royalties**
8. **Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**
For your spouse \$ **0.00**

9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ **0.00** \$ **0.00**

10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ **0.00** \$ **0.00**
\$ **0.00** \$ **0.00**

Total amounts from separate pages, if any.

+ \$ **0.00** \$ **0.00**

11. **Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ **6,141.00** **+** \$ **0.00** = \$ **6,141.00**

Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. **Copy your total average monthly income from line 11.** \$ **6,141.00**

13. **Calculate the marital adjustment.** Check one:

You are not married. Fill in 0 below.
 You are married and your spouse is filing with you. Fill in 0 below.
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

_____ \$ _____
_____ \$ _____
_____ **+\$** _____
Total \$ **0.00** Copy here=> - **0.00**

14. **Your current monthly income.** Subtract line 13 from line 12.

\$ **6,141.00**

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> \$ **6,141.00**

Debtor 1 **Quinton Jamahl Duruji**
Debtor 2 **Davina Monique Duruji**

Case number (if known) _____

Multiply line 15a by 12 (the number of months in a year). x 12

15b. The result is your current monthly income for the year for this part of the form.

\$ 73,692.00

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live. MN

16b. Fill in the number of people in your household. 4

16c. Fill in the median family income for your state and size of household.

\$ 125,753.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).

17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. **Copy your total average monthly income from line 11.** \$ 6,141.00

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$ 0.00

19b. **Subtract line 19a from line 18.** \$ 6,141.00

20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b. \$ 6,141.00

Multiply by 12 (the number of months in a year).

20b. The result is your current monthly income for the year for this part of the form \$ 73,692.00

20c. Copy the median family income for your state and size of household from line 16c. \$ 125,753.00

21. How do the lines compare?

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Quinton Jamahl Duruji

Quinton Jamahl Duruji

Signature of Debtor 1

Date **June 28, 2022**

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

X /s/ Davina Monique Duruji

Davina Monique Duruji

Signature of Debtor 2

Date **June 28, 2022**

MM / DD / YYYY

Debtor 1
Debtor 2

Quinton Jamahl Duruji
Davina Monique Duruji

Case number (if known) _____

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

\$245 filing fee

\$78 administrative fee

+ \$15 trustee surcharge

\$338 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167		filing fee		
+		\$571	administrative fee	
		\$1,738		total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200	filing fee
+ \$78	<u>administrative fee</u>
	\$278 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235	filing fee
+ \$78	<u>administrative fee</u>
	\$313 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

<http://www.uscourts.gov/forms/bankruptcy-forms>

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court
District of Minnesota**

In re **Quinton Jamahl Duruji**
Davina Monique Duruji

Debtor(s)

Case No.

Chapter **13**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: June 28, 2022

/s/ Quinton Jamahl Duruji

Quinton Jamahl Duruji

Signature of Debtor

Date: June 28, 2022

/s/ Davina Monique Duruji

Davina Monique Duruji

Signature of Debtor

AMERICAN ACCOUNTS & ADVISERS
ATTN: BANKRUPTCY
PO BOX 250
COTTAGE GROVE MN 55016

AMEX
CORRESPONDENCE/BANKRUPTCY
PO BOX 981540
EL PASO TX 79998

CAINE & WEINER
ATTN: BANKRUPTCY
5805 SEPULVEDA BLVD
SHERMAN OAKS CA 91411

CAPITAL ONE
PO BOX 31293
SALT LAKE CITY UT 84131

CAPITAL ONE N.A
P.O. BOX 21887
EAGAN MN 55121

CARRIS HEALTH
301 BECKER AVE SW
WILLMAR MN 56201

CENTRA CARE HEALTH
1406 6TH AVE N
SAINT CLOUD MN 56303-3000

CHASE CARD SERVICES
ATTN: BANKRUPTCY
P.O. 15298
WILMINGTON DE 19850

CITICARDS PRIVATE LABEL
CITICORP CREDIT SERVICES; ATTN: CENTRALI
P.O. BOX 790034
KANSAS CITY MO 64195

COLLECTION BUREAU OF LITTLE FALLS
PO BOX 246
LITTLE FALLS MN 56345

CREDIT FIRST NATIONAL ASSOCIATION
ATTN: BANKRUPTCY
PO BOX 81315
CLEVELAND OH 44181

CREDIT ONE BANK
ATTN: BANKRUPTCY DEPARTMENT
PO BOX 98873
LAS VEGAS NV 89193

CUSTOM MARBLE & GRANITE
310 ATLANTI AVE
GROVE CITY MN 56243

FIRST PREMIER BANK
ATTN: BANKRUPTCY
PO BOX 5524
SIOUX FALLS SD 57117

FLOOR TO CEILING STORE
8075 STERLING DR.
SAINT JOSEPH MN 56374

GRAND TRUE VALU
2309 US 12 E
WILLMAR MN 56201

HESTER BALL FAMILY HOLDINGS LP
%ROGER BALL
PO BOX 237
TAZEWELL TN 37879

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY
PO BOX 7346
PHILADELPHIA PA 19101-7346

KANDIYOHİ COUNTY
PO BOX 936
WILLMAR MN 56201

KETCHIKAN CREDIT BUREAU
25 JEFFERSON WAY, STE 101
KETCHIKAN AK 99901

KOHL'S/CAPITAL ONE
ATTN: CREDIT ADMINISTRATOR
PO BOX 3043
MILWAUKEE WI 53201

LVNV FUNDING
PO BOX 740281
HOUSTON TX 77274

MAYO CLINIC
ATTN: BANKRUPTCY DEPARTMENT
200 1ST ST SW
ROCHESTER MN 55905-0002

MIDLAND CREDIT MANAGEMENT, INC
2365 NORTHSIDE DRIVE
SUITE 300
SAN DIEGO CA 92108

MIDLAND FUND
ATTN: BANKRUPTCY
350 CAMINO DE LA REINE, SUITE 100
SAN DIEGO CA 92108

MN DEPT OF REVENUE
ATTN: DENISE JONES
PO BOX 64447
SAINT PAUL MN 55164-0047

NCB MANAGEMENT SERVICES
ATTN: BANKRUPTCY
1 ALLIED DRIVE
FEASTERVILLE-TREVOSE PA 19053

PLATINUM SUPPLEMENTAL INS.
137 MAIN ST.
SUITE 100
DUBUQUE IA 52001

PRINSBANK
12011 BUSINESS PARK BLVD N
CHAMPLIN MN 55316

RESURGENT CAPITAL SERVICES
ATTN: BANKRUPTCY
PO BOX 10497
GREENVILLE SC 29603

VERIZON
PO BOX 4457
HOUSTON TX 77210

**United States Bankruptcy Court
District of Minnesota**

In re **Quinton Jamahl Duruji
Davina Monique Duruji**

Case No.
Chapter

Debtor(s)

13

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ **120,683.00**

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income \$ **8,405.00**

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor) \$ **0.00**

4. Payroll Taxes \$ **0.00**

5. Unemployment Taxes \$ **0.00**

6. Worker's Compensation \$ **0.00**

7. Other Taxes \$ **0.00**

8. Inventory Purchases (Including raw materials) \$ **500.00**

9. Purchase of Feed/Fertilizer/Seed/Spray \$ **0.00**

10. Rent (Other than debtor's principal residence) \$ **0.00**

11. Utilities \$ **0.00**

12. Office Expenses and Supplies \$ **700.00**

13. Repairs and Maintenance \$ **0.00**

14. Vehicle Expenses \$ **500.00**

15. Travel and Entertainment \$ **0.00**

16. Equipment Rental and Leases \$ **0.00**

17. Legal/Accounting/Other Professional Fees \$ **563.00**

18. Insurance \$ **0.00**

19. Employee Benefits (e.g., pension, medical, etc.) \$ **0.00**

20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):

DESCRIPTION	TOTAL
-------------	-------

21. Other (Specify):

DESCRIPTION	TOTAL
-------------	-------

22. Total Monthly Expenses (Add items 3-21) \$ **2,263.00**

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2) \$ **6,142.00**